

Fill in this information to identify the case:

Debtor 1 Julian Flores  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) \_\_\_\_\_  
United States Bankruptcy Court for the: Western District of Washington (Seattle)  
Case number 11-20512

**Official Form 410S1**

**Amended Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Wells Fargo Bank, N.A.

**Court claim no. (if known):** 3

**Last 4 digits** of any number you use to identify the debtor's account: 0083

**Date of payment change:**

Must be at least 21 days after date of this notice

08/15/2017

**New total payment:**

Principal, interest, and escrow, if any

\$1,746.20

**Uniform Claim Identifier:** \_\_\_\_\_

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$562.37

New escrow payment: \$362.44

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 3.48%

New interest rate: 3.48%

Current principal and interest payment: \$1,395.52

New principal and interest payment: \$1,383.76

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

Debtor 1 Julian Flores Case number (if known) 11-20512  
First Name Middle Name Last Name

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Judith L. Trigg-Dooley Date 06/21/2017  
Signature

Print: Judith L. Trigg-Dooley Title VP Loan Documentation  
First Name Middle Name Last Name

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
1000 Blue Gentian Road  
Eagan, MN 55121-7700

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on or before June 22, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Julian Flores  
30845 10th Ave SW  
Federal Way, WA 98023

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Jonathan S Smith  
Advantage Legal Group  
12207 NE 8th St  
Bellevue, WA 98005

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Alicia Fisher

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4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A.)

WELLS FARGO HOME MORTGAGE  
 RETURN MAIL OPERATIONS  
 PO BOX 14472  
 DES MOINES, IA 50306

**WELLS  
FARGO**

**HOME  
MORTGAGE**

JULIAN FLORES  
 30845 10TH AVE SW  
 FEDERAL WAY, WA 98023

#### Account Information

**Fax:** (866) 278-1179  
**Telephone:** (866) 234-8271  
**Correspondence:** PO Box 10335  
 Des Moines, IA 50306  
  
**Hours of Operation:** Mon - Fri, 6 a.m. - 10 p.m.,  
 Sat, 8 a.m. - 2 p.m., CT  
  
**Loan Number:** [REDACTED]  
**Property Address:** 30845 10th Ave SW  
 Federal Way WA 98023

May 31, 2017

#### Changes to Your Mortgage Interest Rate and Payments on August 15, 2017.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one month period during which your interest rate stayed the same. That period ends on July 15, 2017, so on that date your interest rate changes. After that, your interest rate may change every month for the rest of your loan term. Even though your interest rate adjusts every month, your payment adjusts every twelve months.

	<b>Current</b> Interest Rate and Monthly Payment	<b>New</b> Interest Rate and Monthly Payment
Interest Rate	<b>3.48000%</b>	<b>3.48000%</b>
Principal	\$722.59	\$715.02
Interest	\$672.93	\$668.74
Escrow	\$562.37	\$367.34
<b>Total Monthly Payment</b>	<b>\$1,957.89</b>	<b>\$1,751.10</b> <b>(due August 15, 2017)</b>

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 0.29000% and your margin is 3.19000%. Your "Cost Of Savings" index is published monthly by the Wells Fargo Bank.

**Interest Rate Limits:** Your interest rate cannot go higher than 11.95000% during the life of the loan. Your interest rate cannot go lower than 3.19000% during the life of the loan.

**Account Information****Loan Number:** [REDACTED]**Property Address:** 30845 10th Ave SW  
Federal Way WA 98023**Changes to Your Mortgage Interest Rate and Payments on August 15, 2017.**

**New Interest Rate and Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the payment rate of 3.48000%, a projected loan balance of \$230,598.68 and a remaining loan term of 228 months. Your payment can increase by no more than 7.50000% from the Current Payment.

**Prepayment Penalty:** None.

If you have questions or concerns about your upcoming change, please call us at the number listed in the account information box.

Sincerely,



Carolyn Romo  
Vice President  
Wells Fargo Home Mortgage



**Return Mail Operations**  
PO Box 14547  
Des Moines, IA 50306-4547

JULIAN FLORES  
30845 10TH AVE SW  
FEDERAL WAY WA 98023-4501

**Escrow Review Statement**  
*For informational purposes only*  
**Statement Date:** June 8, 2017  
**Loan number:** [REDACTED]  
**Property address:**  
30845 10TH AVE SW  
FEDERAL WAY WA 98023-4501

Customer Service

-  **Online**  
wellsfargo.com
-  **Telephone**  
1-800-340-0473
-  **Correspondence**  
PO Box 10335  
Des Moines, IA 50306
-  **Hours of operation**  
Mon - Fri 7 a.m. - 8 p.m. CT
-  **To learn more, go to:**  
wellsfargo.com/escrow

We accept telecommunications relay service calls

*PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.*

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of August 15, 2017, the escrow portion of the payment will **decrease**.

The escrow account has an overage of  
**\$295.67**

Part 1 - Mortgage payment

**New Payment**      The new total payment will be **\$1,746.20**

	Current payment	New payment
Principal and/or interest	\$1,395.52	\$1,383.76
Escrow payment	\$562.37	\$362.44
Total payment amount	\$1,957.89	\$1,746.20

**Note:** If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

**No action required**  
Starting **August 15, 2017** the new contractual payment amount will be **\$1,746.20**

See Page 2 for additional details.

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$4,304.63. For the coming year, we expect the amount paid from escrow to be \$4,349.22.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

Escrow comparison

	09/15 - 09/16 (Actual)	02/16 - 02/17 (Actual)	08/16 - 06/17 (Actual)	08/17 - 07/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$2,845.55	\$2,952.05	\$2,996.63	\$3,041.22	÷	12	=	\$253.44
Property insurance	\$1,456.00	\$1,308.00	\$1,308.00	\$1,308.00	÷	12	=	\$109.00
Total taxes and insurance	\$4,301.55	\$4,260.05	\$4,304.63	\$4,349.22	÷	12	=	\$362.44
Escrow shortage	\$0.00	\$0.00	\$2,340.41	\$0.00				
Total escrow	\$4,301.55	\$4,260.05	\$6,645.04	\$4,349.22				\$362.44

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance November, 2017		\$295.67	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account	-	\$0.00	
Escrow overage	=	\$295.67	

Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit [wellsfargo.com/escrow](https://wellsfargo.com/escrow).

Act now - purchase your own insurance policy

Our records show that the insurance policy covering the home structure was obtained by Wells Fargo. Please understand that this policy only covers structure/improvements, but does not cover liability or any personal property. For this reason, consider purchasing a policy of your choosing - it may lower the costs and give options for more coverage. If you sent us proof of a purchased policy, please disregard this message. If you have questions or are having trouble paying for the insurance policy, call us at the number on the first page of this statement.

Part 3 - Escrow account projections

Escrow account projections from August, 2017 to July, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Jul 2017			Starting balance	\$1,674.52	\$1,378.85
Aug 2017	\$362.44	\$0.00		\$2,036.96	\$1,741.29
Sep 2017	\$362.44	\$0.00		\$2,399.40	\$2,103.73
Oct 2017	\$362.44	\$1,520.61	KING COUNTY (W)	\$1,241.23	\$945.56
Nov 2017	\$362.44	\$1,308.00	AMERICAN SECURITY GROUP	\$295.67	\$0.00
Dec 2017	\$362.44	\$0.00		\$658.11	\$362.44
Jan 2018	\$362.44	\$0.00		\$1,020.55	\$724.88
Feb 2018	\$362.44	\$0.00		\$1,382.99	\$1,087.32
Mar 2018	\$362.44	\$0.00		\$1,745.43	\$1,449.76
Apr 2018	\$362.44	\$1,520.61	KING COUNTY (W)	\$587.26	\$291.59
May 2018	\$362.44	\$0.00		\$949.70	\$654.03
Jun 2018	\$362.44	\$0.00		\$1,312.14	\$1,016.47
Jul 2018	\$362.44	\$0.00		\$1,674.58	\$1,378.91
Totals	\$4,349.28	\$4,349.22			

Part 4 - Escrow account history

Escrow account activity from August, 2016 to July, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Aug 2016							Starting Balance	-\$3,160.28	\$1,462.67	-\$4,622.95
Aug 2016	\$456.52	\$367.34	\$89.18	\$0.00	\$0.00	\$0.00		-\$2,703.76	\$1,830.01	-\$4,533.77
Sep 2016	\$228.26	\$367.34	-\$139.08	\$0.00	\$0.00	\$0.00		-\$2,475.50	\$2,197.35	-\$4,672.85
Oct 2016	\$228.26	\$367.34	-\$139.08	\$1,476.02	\$1,476.03	-\$0.01	KING COUNTY (W)	-\$3,723.26	\$1,088.66	-\$4,811.92
Nov 2016	\$336.70	\$367.34	-\$30.64	\$1,308.00	\$1,456.00	-\$148.00	AMERICAN SECURITY GROUP	-\$4,694.56	\$0.00	-\$4,694.56
Dec 2016	\$228.25	\$367.34	-\$139.09	\$0.00	\$0.00	\$0.00		-\$4,466.31	\$367.34	-\$4,833.65
Jan 2017	\$228.25	\$367.34	-\$139.09	\$0.00	\$0.00	\$0.00		-\$4,238.06	\$734.68	-\$4,972.74
Feb 2017	\$228.25	\$367.34	-\$139.09	\$0.00	\$0.00	\$0.00		-\$4,009.81	\$1,102.02	-\$5,111.83
Mar 2017	\$456.50	\$367.34	\$89.16	\$0.00	\$0.00	\$0.00		-\$3,553.31	\$1,469.36	-\$5,022.67
Apr 2017	\$0.00	\$367.34	-\$367.34	\$1,520.61	\$1,476.03	\$44.58	KING COUNTY (W)	-\$5,073.92	\$360.67	-\$5,434.59
May 2017	\$1,124.74	\$367.34	\$757.40	\$0.00	\$0.00	\$0.00		-\$3,949.18	\$728.01	-\$4,677.19
Jun 2017 (estimate)	\$5,061.33	\$367.34	\$4,693.99	\$0.00	\$0.00	\$0.00		\$1,112.15	\$1,095.35	\$16.80
Jul 2017 (estimate)	\$562.37	\$367.34	\$195.03	\$0.00	\$0.00	\$0.00		\$1,674.52	\$1,462.69	\$211.83
Totals	\$9,139.43	\$4,408.08	\$4,731.35	\$4,304.63	\$4,408.06	-\$103.43				



